

AAA Checkmate
7756 W. Madison Avenue, Suite 4
River Forest, IL 60305

AAA Checkmate
P.O. Box 459
Forest Park, IL 60130

Account Recovery Svc.-ACL Inc.
3031 N. 114th Street
Milwaukee, WI 53222

Americas Recovery Network- Kmart
20 W. 11th Street
Covington, KY 41011

Americash
103 N. Wells
Chicago, IL 60606

Americredit
P.O. Box 78143
Phoenix, AZ 85062

Ameritech
c/o Money Control
P.O. Box 49990
Riverside, CA 92514

Blockbuster-17344
P.O. Box 80268
Dallas, TX 75

Check n Go
3125 S. Ashland
Chicago, IL 60608

Chicago Municipal Employees Credit
Attn: Collection
33 N. LaSalle Street, Suite 300
Chicago, IL 60602

Chrysler Financial
P.O. Box 2993
Milwaukee, WI 53201

Citibank
c/o Midland Credit Management
5775 Roscoe Court
San Diego, CA 92123

Cross Country Bank
c/o Financial Recovery
P.O. Box

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.

Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are eligible for Chapter 13 only if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.

Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.

After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should also be reviewed with an attorney.

I, the debtor, affirm that I have read this notice.

3.14.05

Date

DISTRIBUTION:

X Anthony J. Lee Jr.

Signature of Debtor

X Justin Easley Lee

DEBTOR

Case No. (if known)

COURT